

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE:)
CHRISTY DIANNE ORIE) Case No. 21-70063 JAD
)
) Chapter 13
Debtor(s).)
X
Related to Docs. #99, 101 and 102

ORDER OF COURT
(Check Boxes That Apply)

☒ Confirming Plan on Final Basis ☐ Chapter 13 Plan dated:
☐ Authorizing Distributions Under Plan ☒ Amended Chapter 13 dated:
On Interim Basis Solely as Adequate Protection 10-28-24

IT IS HEREBY ORDERED that the Chapter 13 Plan Payment is **\$3200** effective **3/21**.

IT IS HEREBY ORDERED that pursuant to the plan identified above (the "Plan"), as the same may be modified by this Order, the Chapter 13 Trustee is authorized to make distributions to creditors holding allowed claims from available funds on hand. Such distributions shall commence no earlier than the Chapter 13 Trustee's next available distribution date after the first day of the month following the date on which this Order is entered on the Court's docket.

IT IS FURTHER ORDERED that those terms of the Plan which are not expressly modified by this Order shall remain in full force and effect. To the extent any terms and conditions of the Plan are in conflict with this Order, the terms of this Order shall supersede and replace any conflicting terms and conditions of the Plan.

1. Unique Provisions Applicable Only to This Case: *Only those provisions which are checked below apply to this case:*

- ☒ A. For the remainder of the Plan term, the periodic monthly Plan payment is amended to be **\$5335**, beginning **12/24**. To the extent there is no wage attachment in place or if an existing wage attachment is insufficient to fund the Plan payments, counsel to the Debtor(s) shall within seven (7) days hereof file a wage attachment motion (or motions) to fully fund the Plan payments, or shall sign up for and commence payments under the Trustee's TFS online payment program.

- ☐ B. The length of the Plan is changed to a total of at least months. This statement of duration of the Plan is an approximation. The Plan shall not be completed until the goals of the Plan have been achieved.
- ☐ C. To the extent this Order is entered as a form of adequate protection, the Trustee is authorized to distribute to secured and priority creditors with percentage fees payable to the Chapter 13 Trustee on receipt as provided for in 28 U.S.C. §586. ***Continued conciliation conferences before the Trustee or contested hearings before the Court shall proceed on such dates and times as appear on the case docket.*** The Trustee is deemed to have a continuous objection to the Plan until such time the Plan is confirmed on a final basis.

PARTIES ARE REMINDED OF THEIR DUTY TO MONITOR THE COURT'S DOCKET AND ATTEND DULY SCHEDULED HEARINGS. THE PARTIES ARE FURTHER REMINDED OF THEIR DUTY TO MEET AND CONFER AND OTHERWISE ENGAGE IN GOOD FAITH SETTLEMENT NEGOTIATIONS WITH RESPECT TO ANY OBJECTION TO PLAN CONFIRMATION. FAILURE TO COMPLY WITH THESE DUTIES MAY RESULT IN THE IMPOSITION OF SANCTIONS AGAINST THE OFFENDING PARTY.

- ☐ D. Plan confirmation is subject to the resolution of all actions to determine the avoidability, priority, or extent of liens; including determination of the allowed amount of secured claims under *11 U.S.C. §506*, disputes over the amount and allowance of claims entitled to priority under *11 U.S.C. §507*, and all objections to claims.
- ☐ E. The allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.
- ☐ F. The following utility creditor _____ shall be paid monthly payments of \$_____ beginning with the Trustee's next distribution and continuing for the duration of the Plan's term, to be applied by that creditor to its administrative claim, ongoing budget payments and/or security deposit. These payments shall be at the third distribution level.
- ☐ G. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim:

- ☒ H. The secured claims of the following creditors shall govern as to claim amount, to be paid at the modified plan interest rate in a monthly amount to be determined by Trustee to pay the claim in full during the Plan term:
- **Carvana LLC CL.#1**
 - **Capital One Auto CL.#19-2**
- ☐ I. The secured claim(s) of the following creditors shall govern as to claim amount, to be paid at the indicated interest rate in a monthly amount to be determined by Trustee to pay in full during the Plan term:
- ☐ J. The secured claim(s) of the following creditor(s) shall govern, following all allowed post-petition payment change notices filed of record:
- ☒ K. Additional Terms and Conditions:
- **Trustee COD filed 10-7-24 (Doc 97) is resolved by this order.**
 - Debtor(s) are to fund the plan by **TFS** [notwithstanding anything to the contrary in the plan] which is to be implemented within 14 days of the date of this Order (if not previously implemented). Debtor(s) are responsible for ensuring that the full monthly plan payment is made each month regardless of the manner in which payments are intended to be made.
 - To the extent the Plan is confirmed pre-bar date(s) or the completion of pending or contemplated litigation (including §506/522f action and objections to claims) or Loss Mitigation (LMP), creditors will be paid per plan in the plan amount (or as superseded by this Confirmation Order or other Order(s) of Court) notwithstanding a claim in a greater amount or priority. Debtor shall review all proofs of claims as filed and to take such action(s), including modification of the Plan or this Confirmation Order, as is necessary to address claim discrepancies and to address other subsequent events that will affect the adequacy of plan funding (including the outcome of contemplated or pending litigation and LMP). The need to address plan funding deficiency includes increasing the plan payment as necessary to fund 100% of timely filed and allowed non-specially classified unsecured creditors in 100% plan cases.

2. Deadlines. The following deadlines are hereby established and apply to this case:

A. Applications to retain brokers, sales agents, or other professionals. If the Plan contemplates a sale or sales of assets or the recovery of litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

B. Review of Claims Docket and Objections to Claims. Pursuant to *W.P.A.LBR 3021-1(c)(2)*, the Debtor(s) (or Debtor(s)' attorney, if represented), shall review the proofs of claim filed in this case and shall file objections (1) to any disputed timely filed claims within ninety (90) days after the claims bar date, or (2) to any disputed late filed or amended claims within ninety (90) days after the amended and/or late claims are filed and served. Absent a timely objection or

further order of the Court, the timely filed proof of claim will govern as to the classification and amount of the claim; provided however, no creditor shall receive a distribution in this case until such time as the relevant allowed claim is provided for in the Plan or any subsequent amended plan.

C. Motions or Complaints Pursuant to §§506, 507 or 522. All actions to determine the priority, avoidability, or extent of liens, and all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

D. Filing Amended Plans or Other Stipulation. Within fourteen (14) days after the Bankruptcy Court resolves the priority of a claim, avoidability of a lien or interest, or extent of a lien, or any objection to claim, the Debtor(s) shall file an Amended Plan or Stipulated Order Modifying Plan to provide for the allowed amount of the lien or claim if the allowed amount and/or treatment differs from the amount and/or treatment stated in the Plan. The Debtor(s) or Counsel for Debtor(s) should inquire with the Chapter 13 Trustee regarding whether an Amended Plan or proposed Stipulated Order Modifying Plan is the preferred course of action. In addition, if after the conclusion of the claims bar date and any associated litigation, the Plan is underfunded, Debtor(s) shall also file (1) an amended Plan increasing the monthly Plan payment, and (2) a revised wage attachment to provide for the increased funding.

3. Additional Provisions. The following additional provisions apply in this case:

A. Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).

B. The Trustee shall hold in reserve any distributions under the Plan to any creditor who holds a claim that is provided for in the Plan but which is subject to a duly filed claims objection. Upon entry of further order of the Court, or ultimate allowance of the disputed claim provided for in the Plan, the Trustee may release the reserve and make distribution to the affected creditor. Unless otherwise permitted by separate Order of Court, Trustee shall not commence distributions to unsecured creditors until after the later of the government bar date and a filed notice of an intention to pay claims (the later date being the "Earliest Unsecured Distribution Date"). Trustee may, but has no obligation to, further defer distributions to unsecured creditors until a later date after the Earliest Unsecured Distribution Date.

C. Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.

D. Debtor(s)' counsel must file a fee application in accordance with *W.P.A.L.B.R. 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.

E. The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case


in the event of a material Plan default.

F. In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any allowed *secured claim* (that is secured by the property subject to the relief from stay order), unless otherwise directed by further Order of Court.

G. The Debtor(s) shall maintain all policies of insurance on all property of the Debtor(s) and this estate as required by law and/or contract.

H. The Debtor(s) shall pay timely all post-confirmation tax liabilities directly to the appropriate taxing authorities as they become due.

Dated: 12/17/2024


United States Bankruptcy Judge ^{sjk}
Jeffery A. Deller

cc: All Parties in Interest to be served by Clerk

FILED
12/17/24 7:50 am
CLERK
U.S. BANKRUPTCY
COURT - WDPA

In re:
Christy Dianne Orie
Debtor

Case No. 21-70063-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-7

User: auto

Page 1 of 6

Date Rcvd: Dec 17, 2024

Form ID: pdf900

Total Noticed: 98

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 19, 2024:

Recip ID	Recipient Name and Address
db	+ Christy Dianne Orie, c/o Natasha C. Alejandro, The Alejandro Law Office, P.O. Box 4569, Pittsburgh, PA 15205-0569
cr	+ Mortgage Solutions of Colorado, LLC dba Mortgage S, 14841 Dallas Parkway, Suite 425, Dallas, TX 75254-8067
15341346	Carvana LLC, PO Bo x29018 Phoenix AZ 85038
15340882	+ First Commonwealth Bank, 3112 Elton Road, Johnstown, PA 15904-2732
15360840	+ First Commonwealth Bank, c/o Karen L. Hughes, Esquire, AAS Debt Recovery Inc., 2526 Monroeville Blvd., Suite 205, Monroeville, PA 15146-2371
15340885	+ Full Beauty Brands/Woman Within, 500 S. Mesa Hills Drive, El Paso, TX 79912-5686
15340887	Gurney's Seed and Nursery Co., P.O. Box 4178, Greendale, IN 47025-4178
15340888	+ Heartland ECSI, P.O. Box 26227, Winston Salem, NC 27114-6227
15340891	+ Kenneth D. Orie, c/o Natasha C. Alejandro, The Alejandro Law Office, P.O. Box 4569, Pittsburgh, PA 15205-0569
15340894	+ Liberty University, PO Box 10425, Lynchburg, VA 24506-0425
15340895	+ M&T Bank, P.O. Box 192, Duncansville, PA 16635-0192
15340903	+ Mortgage Solutions Financial, 1025 Main Street, Suite 950, Wheeling, WV 26003-2717
15340905	+ Quadpay, 27 W 24th Street, Floor 2, New York, NY 10010-3522
15340907	Sezzle, P.O. Box 3330, Minneapolis, MN 55403
15340911	+ Tab/Sunbit, Inc., PO Box 24010, Los Angeles, CA 90024-0010
15340917	+ WVU Medicine, PO Box 875, Morgantown, WV 26507-0875

TOTAL: 16

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: kebeck@bernsteinlaw.com	Dec 18 2024 00:03:00	Allied First Bank, SB d/b/a Servbank, as Attorney-, C/o Keri P. Ebeck, 601 Grant Street, 9th Floor, Pittsburgh, PA 15219, UNITED STATES 15219-4430
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Dec 18 2024 00:09:36	Capital One Auto Finance, a division of Capital On, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/PDF: ebn_ais@aisinfo.com	Dec 18 2024 00:25:54	Capital One Bank (USA) N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Dec 18 2024 00:09:23	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15340856	Email/Text: legal@arsnational.com	Dec 18 2024 00:03:00	ARS National Services, Inc., P.O. Box 469100, Escondido, CA 92046-9100
15364456	+ Email/Text: g17768@att.com	Dec 18 2024 00:03:00	AT&T Mobility II LLC, %AT&T SERVICES INC., KAREN A. CAVAGNARO PARALEGAL, ONE AT&T WAY, SUITE 3A104, BEDMINSTER, NJ. 07921-2693
15340854	^ MEBN	Dec 18 2024 00:00:49	After-pay US Services, LLC, 600 California

District/off: 0315-7

User: auto

Page 2 of 6

Date Rcvd: Dec 17, 2024

Form ID: pdf900

Total Noticed: 98

			Street, 11th Floor, San Francisco, CA 94108-2727
15340855	Email/Text: bankruptcy@sccompanies.com	Dec 18 2024 00:03:00	AmeriMark Premier, P.O. Box 2845, Monroe, WI 53566-8045
15355683	+ Email/Text: bankruptcy@sccompanies.com	Dec 18 2024 00:03:00	Amerimark, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
15370704	+ Email/Text: BankruptcyNotices@aafes.com	Dec 18 2024 00:03:00	Army & Air Force Exchange Services, Attention GC-G, 3911 S. Walton Walker Blvd., Dallas, TX 75236-1509
15340857	^ MEBN	Dec 18 2024 00:00:28	Atlantic Capital Bank, ATTN: Client Operations, P.O. Box 550889, Atlanta, GA 30355-3389
15340858	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Dec 18 2024 00:25:48	Best Buy Credit Services, P.O. Box 790441, Saint Louis, MO 63179-0441
15340859	+ Email/Text: rm-bknotices@bridgecrest.com	Dec 18 2024 00:03:00	Bridgecrest, P.O. Box 29018, Phoenix, AZ 85038-9018
15340860	Email/PDF: acg.coaf.ebn@aisinfo.com	Dec 18 2024 00:26:29	Capital One Auto Finance, 7933 Preston Road, Plano, TX 75024-2302
15359343	+ Email/PDF: acg.acg.ebn@aisinfo.com	Dec 18 2024 00:26:31	Capital One Auto Finance, a division of Capital On, P.O. Box 4360, Houston, TX 77210-4360
15357578	Email/PDF: AIS.cocard.ebn@aisinfo.com	Dec 18 2024 00:10:05	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15340861	Email/PDF: AIS.cocard.ebn@aisinfo.com	Dec 18 2024 01:01:01	Capital One Bank, NA, USA, Attn: General Correspondence, P.O. Box 30285, Salt Lake City, UT 84130-0285
15340862	Email/PDF: AIS.cocard.ebn@aisinfo.com	Dec 18 2024 00:09:18	Capital One Bank, USA, NA, Attn: General Correspondence, P.O. Box 30285, Salt Lake City, UT 84130-0285
15340863	Email/PDF: AIS.cocard.ebn@aisinfo.com	Dec 18 2024 01:44:29	Capital One/Walmart Credit Card, PO Box 71083, Charlotte, NC 28272-1083
15340865	Email/PDF: Citi.BNC.Correspondence@citi.com	Dec 18 2024 01:00:52	Citi/Macy's, PO Box 6167, Sioux Falls, SD 57117-6167
15340866	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Dec 18 2024 00:09:39	Citicards CBNA, P.O. Box 6500, Sioux Falls, SD 57117-6500
15340867	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Dec 18 2024 00:03:00	Comenity Bank/Christopher & Banks, PO Box 182273, Columbus, OH 43218-2273
15340868	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Dec 18 2024 00:03:00	Comenity Bank/Fullbeauty, PO Box 182125, Columbus, OH 43218-2125
15340869	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Dec 18 2024 00:03:00	Comenity Bank/Hot Topic, PO Box 182125, Columbus, OH 43218-2125
15340870	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Dec 18 2024 00:03:00	Comenity Bank/Jessica London, PO Box 182273, Columbus, OH 43218-2273
15340871	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Dec 18 2024 00:03:00	Comenity Bank/Pier One Imports, P.O. Box 182125, Columbus, OH 43218-2125
15340872	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Dec 18 2024 00:03:00	Comenity Bank/Victoria's Secret, PO Box 182125, Columbus, OH 43218-2125
15340873	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Dec 18 2024 00:03:00	Comenity Bank/Williams Sonoma, PO Box 182125, Columbus, OH 43218-2125
15340874	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Dec 18 2024 00:03:00	Comenity Bank/Woman Within, P.O. Box 182125, Columbus, OH 43218-2125
15340875	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Dec 18 2024 00:03:00	Comenity Capital Bank/Big Lots, PO Box 183003, Columbus, OH 43218-3003
15340876	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM		

District/off: 0315-7

User: auto

Page 3 of 6

Date Rcvd: Dec 17, 2024

Form ID: pdf900

Total Noticed: 98

		Dec 18 2024 00:03:00	Comenity Capital Bank/Boscov's, PO Box 183043, Columbus, OH 43218-3043
15340877	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Dec 18 2024 00:03:00	Comenity Capital Bank/Ulta, PO Box: 183043, Columbus, OH 43218-3043
15340878	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Dec 18 2024 00:03:00	Comenity Capital Bank/Zales, Bankruptcy Department, PO Box 183043, Columbus, OH 43218-3043
15355641	+ Email/Text: bankruptcy@sccompanies.com	Dec 18 2024 00:03:00	Country Door, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
15340879	Email/Text: bankruptcy@sccompanies.com	Dec 18 2024 00:03:00	Country Door Credit, 1112 7th Avenue, Monroe, WI 53566-1364
15340880	Email/Text: mrdiscen@discover.com	Dec 18 2024 00:03:00	Discover Financial Services, P.O. Box 30943, Salt Lake City, UT 84130-0943
15340881	Email/Text: collecadminbankruptcy@fnni.com	Dec 18 2024 00:03:00	First Bankcard/Sheetz, P.O. Box 2557, Omaha, NE 68103-2557
15342528	Email/Text: collecadminbankruptcy@fnni.com	Dec 18 2024 00:03:00	First National Bank of Omaha, 1620 Dodge Street, Stop Code 3129, Omaha, Nebraska 68197
15340883	Email/Text: collecadminbankruptcy@fnni.com	Dec 18 2024 00:03:00	First National Bank of Omaha, P.O. Box 3128, Omaha, NE 68103
15355682	+ Email/Text: bankruptcy@sccompanies.com	Dec 18 2024 00:03:00	Fifth and Glam, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
15355642	+ Email/Text: bankruptcy@sccompanies.com	Dec 18 2024 00:03:00	Figi's Gallery, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
15340884	Email/PDF: ais.fpc.ebn@aisinfo.com	Dec 18 2024 01:00:59	First Premier Bank, PO Box 5529, Sioux Falls, SD 57117-5529
15340886	Email/Text: GenesisFS@ebn.phinsolutions.com	Dec 18 2024 00:03:00	Genesis FS Card Services, Inc./Jared, P.O. Box 4480, Beaverton, OR 97076-4480
15340889	+ Email/Text: bankruptcy@hsn.net	Dec 18 2024 00:03:00	HSN, 2501 118th Ave N, Saint Petersburg, FL 33716-1920
15340890	Email/PDF: ais.sync.ebn@aisinfo.com	Dec 18 2024 00:26:00	JCPenney Credit Services c/o SYNCB, P.O. Box 965009, Orlando, FL 32896-5009
15368412	Email/Text: JCAP_BNC_Notices@jcap.com	Dec 18 2024 00:03:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
15340864	Email/PDF: ais.chase.ebn@aisinfo.com	Dec 18 2024 00:10:08	Chase, 1111 Polaris Parkway, Columbus, OH 43240
15355644	+ Email/Text: bankruptcy@sccompanies.com	Dec 18 2024 00:03:00	K. Jordan, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
15340892	Email/Text: customerservice.us@klarna.com	Dec 18 2024 00:03:00	Klarna Inc., P.O. Box 8116, Columbus, OH 43201
15340893	+ Email/Text: PBNCNotifications@peritussservices.com	Dec 18 2024 00:03:00	Kohl's, P.O. Box 3043, Milwaukee, WI 53201-3043
15370718	Email/PDF: resurgentbknofications@resurgent.com	Dec 18 2024 00:09:26	LVNV Funding, LLC, Resurgent Capital Services, PO BOX 10587, Greenville, SC 29603-0587
15355648	+ Email/Text: bankruptcy@sccompanies.com	Dec 18 2024 00:03:00	Mason, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
15340896	+ Email/Text: bankruptcy@sccompanies.com	Dec 18 2024 00:03:00	Mason Easy-Pay, P.O. Box 2808, Monroe, WI 53566-8008
15355684	+ Email/Text: bankruptcy@sccompanies.com	Dec 18 2024 00:03:00	Massey's, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
15340897	Email/Text: bankruptcy@sccompanies.com	Dec 18 2024 00:03:00	Masseys, P.O. Box 2822, Monroe, WI 53566-8022
15340898	Email/Text: Mercury@ebn.phinsolutions.com	Dec 18 2024 00:03:00	Mercury, P.O. Box 84064, Columbus, GA

District/off: 0315-7

User: auto

Page 4 of 6

Date Rcvd: Dec 17, 2024

Form ID: pdf900

Total Noticed: 98

			31908-4064
15359057	+ Email/Text: bankruptcydpt@mcmcg.com	Dec 18 2024 00:03:00	Midland Credit Management, Inc., dba Synchrony Bank / Hsn Card, c/o Midland Credit Management, Inc., PO Box 2037, Warren MI 48090-2037
15340899	Email/Text: bankruptcy@sccompanies.com	Dec 18 2024 00:03:00	Midnight Velvet, 1112 7th Avenue, Monroe, WI 53566-1364
15355645	+ Email/Text: bankruptcy@sccompanies.com	Dec 18 2024 00:03:00	Midnight Velvet, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
15340900	Email/Text: BankruptcyNotices@aafes.com	Dec 18 2024 00:03:00	Military Star, Exchange Credit Program, P.O. Box 650410, Dallas, TX 75265-0410
15340901	Email/Text: bankruptcy@moneylion.com	Dec 18 2024 00:03:00	Moneylion Inc, P.O. Box 1547, Sandy, UT 84091-1547
15340902	Email/Text: bankruptcy@sccompanies.com	Dec 18 2024 00:03:00	Monroe & Main, 1112 7th Avenue, Monroe, WI 53566-1364
15355647	+ Email/Text: bankruptcy@sccompanies.com	Dec 18 2024 00:03:00	Monroe & Main, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
15355646	+ Email/Text: bankruptcy@sccompanies.com	Dec 18 2024 00:03:00	Montgomery Ward, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
15366040	+ Email/Text: BK@servicingdivision.com	Dec 18 2024 00:03:00	Mortgage Solutions of Colorado, LLC, dba Mortgage Solutions Financial, Mortgage Solutions of Colorado, LLC, 500 S Broad St. Suite 100A, Meriden, Connecticut 06450-6755
15353979	+ Email/Text: ecfbankruptcy@progleasing.com	Dec 18 2024 00:03:00	NPRTO North-East, LLC, 256 West Data Drive, Draper UT 84020-2315
15365977	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Dec 18 2024 00:09:20	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15340904	Email/PDF: ais.sync.ebn@aisinfo.com	Dec 18 2024 00:10:19	PayPal Credit/SYNCB, PO Box 965064, Orlando, FL 32896-5064
15363960	+ Email/Text: JCAP_BNC_Notices@jcapi.com	Dec 18 2024 00:03:00	Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
15340906	+ Email/Text: BKMailbox@QVC.com	Dec 18 2024 00:03:00	QVC, 1200 Wilson Dr, West Chester, PA 19380-4262
15340908	+ Email/PDF: ais.tmobile.ebn@aisinfo.com	Dec 18 2024 00:10:03	Sprint, PO Box 54977, Los Angeles, CA 90054-0977
15355643	+ Email/Text: bankruptcy@sccompanies.com	Dec 18 2024 00:03:00	Stoneberry, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
15340909	Email/Text: bankruptcy@sccompanies.com	Dec 18 2024 00:03:00	Swiss Colony/Montgomery Ward, 1112 7th Avenue, Monroe, WI 53566-1364
15341292	^ MEBN	Dec 18 2024 00:00:55	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15340910	Email/PDF: ais.sync.ebn@aisinfo.com	Dec 18 2024 00:09:15	Synchrony/Amazon, P.O. Box 960013, Orlando, FL 32896-0013
15356250	+ Email/Text: bncmail@w-legal.com	Dec 18 2024 00:03:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
15340912	Email/Text: bncmail@w-legal.com	Dec 18 2024 00:03:00	TD Bank USA, NA, Attn: Target Card Services, PO Box 1331, Minneapolis, MN 55440-1331
15340913	Email/PDF: Citi.BNC.Correspondence@citi.com	Dec 18 2024 00:09:39	The Home Depot/CBNA, P.O. Box 9001010, Louisville, KY 40290-1010
15340914	+ Email/Text: bkelectronicnotices@usaa.com	Dec 18 2024 00:03:00	USAA Savings Bank, P.O. Box 34894, San Antonio, TX 78265-4894

District/off: 0315-7

User: auto

Page 5 of 6

Date Rcvd: Dec 17, 2024

Form ID: pdf900

Total Noticed: 98

15364777	Email/PDF: ebn_ais@aisinfo.com	Dec 18 2024 00:26:59	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457
15340915	^ MEBN	Dec 18 2024 00:00:50	Wayfair Credit Card, PO Box 6772, Sioux Falls, SD 57117-6772
15340916	+ Email/Text: bnc-bluestem@quantum3group.com	Dec 18 2024 00:03:00	Webbank/Fingerhut, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820

TOTAL: 82

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Portfolio Recovery Associates, LLC
cr	*+	Capital One Auto Finance, a division of Capital On, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	*+	First Commonwealth Bank, c/o Karen L. Hughes, Esquire, AAS Debt Recovery Inc., 2526 Monroeville Blvd., Ste 205, Monroeville, PA 15146-2371
cr	*	Gurney's Seed and Nursery Co., P.O. Box 4178, Greendale, IN 47025-4178
15362266	*+	First Commonwealth Bank, c/o Karen L. Hughes, Esquire, AAS Debt Recovery Inc., 2526 Monroeville Blvd., Suite 205, Monroeville, PA 15146-2371
15363297	*+	First Commonwealth Bank, c/o Karen L. Hughes, Esquire, AAS Debt Recovery Inc., 2526 Monroeville Blvd., Suite 205, Monroeville, PA 15146-2371
15340918	##+	Zulily, 2601 Elliot Avenue, Suite 200, Seattle, WA 98121-1389

TOTAL: 1 Undeliverable, 5 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 19, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 17, 2024 at the address(es) listed below:

Name	Email Address
Denise Carlon	on behalf of Creditor Mortgage Solutions of Colorado LLC dba Mortgage Solutions Financial dcarlon@kmlawgroup.com
Karen Louise Hughes	on behalf of Creditor First Commonwealth Bank karenh@asdebtrecoveryinc.com
Keri P. Ebeck	on behalf of Creditor Allied First Bank SB d/b/a Servbank, as Attorney-in-Fact for Mortgage Solutions of Colorado, LLC d/b/a Mortgage Solutions Financial kebeck@bernsteinlaw.com, btemple@bernsteinlaw.com;aepiscopo@bernsteinlaw.com;kebeck@ecf.courtdrive.com;agilbert@bernsteinlaw.com
Laurence A. Mester	on behalf of Creditor Capital One Auto Finance a division of Capital One, N.A. lmester@mesterschwartz.com, jschwartz@mesterschwartz.com
Laurence A. Mester	on behalf of Creditor Portfolio Recovery Associates LLC lmester@mesterschwartz.com, jschwartz@mesterschwartz.com

District/off: 0315-7

User: auto

Page 6 of 6

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Natasha C Alejandro

on behalf of Debtor Christy Dianne Orie alejandrolawoffice@gmail.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

TOTAL: 8